

Hartford's budget-balancing options dwindle

By Matt Pilon

mpilon@HartfordBusiness.com

As Hartford Mayor Luke Bronin and city councilors work this month to cement a budget for fiscal 2017, they won't have access to a key tool leaders have used in recent years to generate cash and plug deficits.

In two major transactions in 2013 and 2015, the city restructured approximately \$200 million worth of debt, increasing cash flow by as much as \$99 million between fiscals 2014 and 2017 and reducing the city's annual debt payments by more than \$12 million in the current

fiscal year, according to credit analyst Moody's.

The restructuring provided Hartford short-term budget relief, but the effects are starting

to wear off, and both city officials and credit analysts say it's unlikely city government could refinance its debt again in the short term.

That's leaving Hartford with little

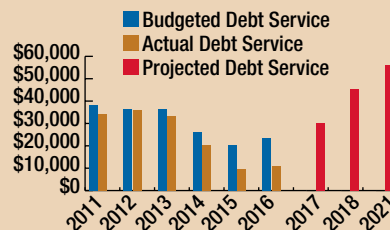
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Hartford Mayor Luke Bronin

Hartford's Debt Service (in 000s)

There are often differences between the annual debt payment city leaders build into the budget and what the city actually pays. There were significant differences in 2015 and 2016, mainly due to a major debt restructuring that began in 2013.



SOURCE: HARTFORD BUDGET DOCUMENTS



Manufacturing Invasion

Thousands of manufacturing-industry professionals and supporters are expected to descend on downtown Hartford this week for their three-day "Manufacturing 4 the Future" (Mfg4) forum. Find out what issues will be top of mind. **PG. 3**



Warren Simpson is head of OSHA's Hartford office, where he directs a team of workplace-safety inspectors. OSHA violation fines are expected to rise by thousands of dollars this year.



FOCUS: SMALL BUSINESS

Foreign Expansion

State and federal officials are trying to get more small businesses to consider exporting to boost sales. **PG. 8**

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CT employers face higher workplace-safety fines

By Matt Pilon

mpilon@HartfordBusiness.com

For a variety of Connecticut employers, a knock on the door from the Occupational Safety & Health Administration (OSHA) can be a scary moment, as a visit from a federal workplace safety inspector often uncovers violations.

But in most cases, employers don't lose sleep over the threat of

financial penalties for offenses. While serious OSHA violations can fetch penalties that reach into the six figures, fines tend to be relatively modest, if they are levied at all.

But this year, that math will change. OSHA penalties are slated to increase by as much as 80 percent in August. The fines have been frozen since 1990, but Congress authorized the increase late last year,

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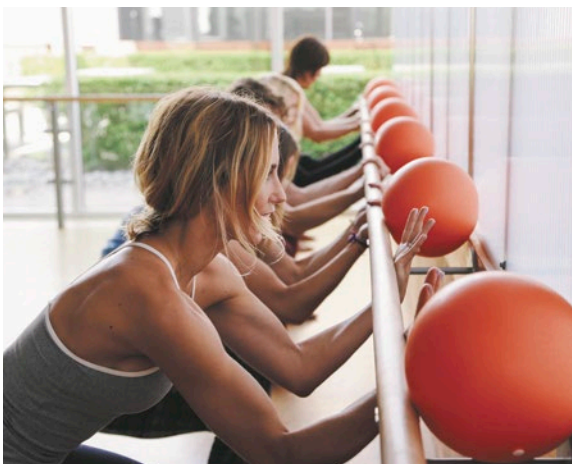
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The 2014 "Manufacturing 4 the Future" event drew 4,028 attendees when it was staged in Hartford's Connecticut Convention Center, and returns there this week from Tuesday through Thursday. This year's event is expected to draw about several thousand attendees and 197 manufacturers.



Area pupils participated in the 2014 "Mfg4" event in Hartford.

Bill aims to strengthen student interest in manufacturing

State lawmakers are currently considering a bill aimed at encouraging more middle and high school students to consider manufacturing careers.

House Bill 5423, which already received unanimous House approval and is now awaiting Senate action, requires state education overseers — including the education commissioner and Board of Regents for Higher Education — to establish a committee that will coordinate efforts to educate middle and high school students about manufacturing careers.

Under the bill, the committee must annually compile a catalog of manufacturing training programs at public and private educational institutions; analyze, in consultation with the manufacturing industry, whether current programs available to Connecticut students are meeting workforce needs; and annually report its findings to the Commerce and Higher Education committees, with the first report due Feb. 1, 2017.

The bill also requires the education commissioner to develop a program to introduce middle and high school students to manufacturing careers and a best-practices guide, in consultation with representatives from the manufacturing industry and the Connecticut Center for Advanced Technology (CCAT), to help local and regional boards of education incorporate relationships with the manufacturing industry in their middle school and high school curricula.

The bill has widespread, bipartisan support and is backed by the Connecticut Business & Industry Association, CCAT and Middlesex Chamber of Commerce, among others.

— Greg Bordonaro

Talent, technology top attendees' lists for Hartford's 'Mfg4' expo

By Gregory Seay
gseay@HartfordBusiness.com

The several thousand manufacturing-industry professionals and supporters descending on downtown Hartford this week for their three-day "Manufacturing 4 the Future" (Mfg4) forum/exposition will have several topics and issues on their minds, but none more pressing than their perennial talent shortage.

"The greatest challenge is replenishing the workforce," said Bruce Fedorowicz, sales director for a Newington aeroparts maker and past president of the Aerospace Components Manufacturers (ACM), a leading Connecticut industry lobby. "That's not unique to Connecticut. But that's the biggest threat to Connecticut being the dominant aerospace 'Silicon Valley.'"

Actually, Connecticut's manufacturing employment has been one of the state economy's few bright spots the past 12 months, steadily adding workers. But Connecticut

Business & Industry Association economist Peter M. Gioia said the producer job count would be higher but for the shortage of skilled workers.

"It's been an issue for a long time, but that doesn't mean it's getting any better," Gioia said.

The Society for Manufacturing Engineers (SME), the Dearborn, Mich., trade lobby that puts on "Mfg4", says there is a shortage of more than 600,000 manufacturing workers nationwide.

All told, U.S. manufacturing employment numbers 12.3 million workers in a sector that accounts for about 12 percent of the nation's total output of goods and services, SME said. In Connecticut, more than 160,000 people work



Peter M. Gioia, economist, Connecticut Business & Industry Association

in manufacturing, which accounts for about 10 percent of the state's goods-services output.

The manufacturing executives and engineers, along with their supporting retinue of suppliers, lenders, investment bankers and others, also head into their session at the Connecticut Convention Center with other concerns.

Among them, Gioia said, is their high overhead tied to state income and property taxes and other levies, plus burdensome costs associated with satisfying state and federal health and labor mandates.

Another worry is trade, hampered by slowing overseas demand for U.S. goods and services, coupled with a strong dollar that makes those goods and services more expensive relative to Asian, European and Latin American producers.

There is, however, some good news for individual manufacturers. The growth in

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global demand for Pratt & Whitney Co.'s commercial geared turbofan jet engine and a recently expanded contract to deliver engines for America's F-135 Joint Strike fighter program, plus Electric Boat's plethora of submarine orders are among the bright spots for Connecticut manufacturers, Gioia said.

More Pratt and EB orders typically ripple through the state's economy in the form of increased orders and production for in-state Tier 1 and Tier 2 subcontractors and suppliers, and small machine shops.

"There's a lot of business opportunity out there and that's positive," Gioia said.

Other perspectives

Cronus Partners is a New York investment bank with long and deep advisory connections to Connecticut's aerospace sector. Managing Partner Jeffrey Rubin said the anticipated growth in demand for new airplanes equipped with fuel-efficient engines hasn't materialized to the level that the industry expected.

Last year's steep fall in crude prices, Rubin said, made gasoline, heating oil and jet fuel less expensive, stemming much of the airline industry's urgency to shelve older, fuel-thirsty airliners.

There are more reasons aero-manufacturers aren't too giddy right now. Though the sector is dominated by small, family-run shops, they, along with bigger aeroparts makers, Rubin said, are scrambling to keep pace with the vortex of demand for low-cost but high-quality components from bigger manufacturers such as Pratt and General Electric.

Also, aero-suppliers of all sizes must adhere to strict federal requirements for



Attendees examine a product at Hartford's "Mfg4" event in 2014.

tracing the origin or source of tens of thousands of parts, Rubin said. The costly traceability requirement allows investigators to trace the source, say, of defective components identified in air disasters, he said.

"They're probably relieved that there's growth," Rubin said. "But they're not putting on second or third shifts or expanding their plants."

Events details

According to SME, this year's forum/expo will draw attendees from 12 countries. Also being introduced will be 85 new products from 197 attending companies that, said SME Executive Director Jeffrey Krause, represent

three "manufacturing verticals": aerospace, defense and medical devices.

"These three verticals," Krause said, "come together to showcase what has been done in manufacturing technology and to stir up more innovation. We're convening a lot of knowledge and expertise in advanced manufacturing."

It, too, is an opportunity for manufacturing professionals to network and to develop and exchange ideas for solving shared challenges, ranging from product life cycles, stringent regulations, mission-critical quality control, and a continuing need to have access to advanced-manufacturing technology, Krause said. ■

EDITORIAL

Greg Bordonaro Editor, ext. 139
gbordonaro@HartfordBusiness.com
Gregory Seay News Editor, ext. 144
gseay@HartfordBusiness.com
Matt Pilon News Editor, ext. 143
mpilon@HartfordBusiness.com
John Stearns Staff Writer, ext. 145
jstearns@HartfordBusiness.com
Keith Griffin Digital Producer/Reporter, ext. 127
kgriffin@HartfordBusiness.com
Stephanie Meagher Research Director
Heide Martin Research Assistant

BUSINESS

Joe Zwiebel President and Publisher, ext. 132
jzwiebel@HartfordBusiness.com
Donna Collins Associate Publisher, ext. 121
dcollins@HartfordBusiness.com
Jessica Baker Office Manager, ext. 122
jbaker@HartfordBusiness.com
Amy Orsini Events Manager, ext. 134
aorsini@HartfordBusiness.com
Christian J. Renstrom Advertising Director, ext. 126
crenstrom@HartfordBusiness.com
David Hartley Sr. Accounts Manager, ext. 130
dhartley@HartfordBusiness.com
William C. Lambot Sr. Accounts Manager, ext. 128
wlambot@HartfordBusiness.com
John Vuilleumot Sr. Accounts Manager, ext. 133
jvuilleumot@hartfordbusiness.com
Anabela Maia Account Manager, ext. 131
amaia@HartfordBusiness.com
Raki Zwiebel Credit and Collections Manager
Valerie Clark Accounting Assistant/Office Manager
Kim Vautour HR Director
Gail Lebert Chair, Executive Advisory Board

PRODUCTION

Lynn Mika
Production Director/Marketing Coordinator, ext. 140
lmika@HartfordBusiness.com
Christopher Wallace Art Director, ext. 147
cwallace@HartfordBusiness.com
William DeVito Digital Ad Manager/Graphic Designer,
graphics@HartfordBusiness.com

New England Business Media LLC

Peter Stanton CEO
pstanton@nebusinessmedia.com
Joseph Zwiebel President & Group Publisher, ext. 132
jzwiebel@HartfordBusiness.com
Mary Rogers Chief Financial Officer,
mrogers@nebusinessmedia.com

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Hartford Business Journal (ISSN 1083-5245) is published weekly, 52 x per year — including two special issues in December — by New England Business Media LLC, 15 Lewis Street, Suite 200, Hartford CT 06103. Periodicals postage paid at Hartford, CT.

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Postmaster: Please send address changes to: Hartford Business Journal P.O. Box 330, Congers, NY 10920-9894

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EXECUTIVE PROFILE



Kirsten Waltz

President, U.S. operations for
Steffian Bradley Architects

Highest education: Master's
of architecture, Virginia
Polytechnic Institute, 1999.

Executive insights:

Trust and respect are vital. "If you have a respect back and forth between somebody, you're going to gain the trust and ... the end product, what you gain from that, is going to be absolutely amazing."

Kirsten Waltz helped design Baystate Children's Hospital Specialty Center in Springfield, shown in the rendering.

Waltz shapes healthcare experiences

By John Stearns

jstearns@HartfordBusiness.com

Kirsten Waltz's father was an orthopedic surgeon and her sister is a pediatrician — no wonder the architect has a passion for designing healthcare buildings.

Waltz works in the Enfield office of Boston-based Steffian Bradley Architects and became SBA's president of U.S. operations Jan. 1. She was involved in one of SBA's more visible healthcare projects locally, the new John Dempsey Hospital tower at UConn Health in Farmington, which SBA designed in a joint venture with HKS Inc.

Other healthcare projects she's had a role in: the new Hartford Healthcare Cancer Institute at The Hospital of Central Connecticut in New Britain and the Baystate Health Children's Specialty Center in Springfield, Mass.

The cancer center, with its warm design — from its colors to its atrium and stone fireplace to healing gardens — incorporates experiential elements important to Waltz, 42.

"It's a very successful project and to be honest, that's why I went into health care ... because I know I'm going to be there some day and it's making the experience right for the family and the patients and the staff," she said.

Healthcare design and master planning are among SBA's focuses. Others are senior housing, academic, life sciences, corporate and innovation centers.

SBA, which plans to expand to other U.S. cities, also has offices in London, Canada and China. It has about 20 staff in Enfield, which could double within five years, about 75 to 80 in Boston and 70 to 80 internationally.

Waltz fondly recalls the process designing Baystate children's facility, including being invited to work with Disney "imaginers" in a design charrette for the facility.

It was amazing working and sketching with them, she said, pointing to an early drawing of the facility's more whimsical concepts.

Waltz has spent her entire 17-year career with SBA — starting in Boston in 1999 before moving to London for three years. London exposed her to different design elements and ways of operating hospital projects; for example, including

contractors, financiers, nurses and others in the project from start to finish to ensure the best outcome.

She returned stateside to open and lead the Connecticut office in 2007.

Her husband, Chris Waltz, also is an architect in the office, working as operations officer. In Boston, he worked for Shepley Bulfinch, but joined SBA when Kirsten went to London.

"We moved to Boston specifically because it's one of the largest cities that has the most architectural firms, and we said we were never going to work for the same architecture firm," she said laughing.

The two, along with head of design, Derek Noble, opened the Connecticut office.

It's not awkward working with her husband, she said, praising the firm's culture.

"I respect what he can bring to the table, so there's no controversy over that; I enjoy having him here because I know that he'll challenge me," she said, an attribute she likes in staff.

"I try to hire people that aren't like me because if I hire somebody like me, they're just going to say, 'Yes, that's great,'" she said. "I want people that are going to ... say, 'Have you ever looked at it this way? Let's consider this.'"

That office culture includes giving people scheduling flexibility for personal issues as long as work gets done. Being a mother of two girls, 9 and 12, Waltz knows the work-life challenges people face and believes she's helped create an environment to overcome them.

Trust and respect are foremost in her leadership, she said. She enjoys mentoring and believes in delegating, training people to take over her work and make it better, and grooming the next leaders. She also believes in confronting problems head-on.

While she works in a world where many contractors, engineers, facility directors and others are men, Waltz said her gender's never been a barrier. Many people in health care for whom SBA does projects are women leaders who have become her mentors.

Waltz enjoys spending quality time with her family, at home, on the ski slopes or tennis courts. She played tennis competitively in college, but focuses now on serving up winners in architecture. ■

Check out a video clip of Waltz's interview at hartfordbusiness.com.

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BY THE NUMBERS

541

The number of housing permits issued in March by the 104 Connecticut cities and towns tracked by the U.S. Census Bureau, which was up 14 percent from a year earlier.

\$10M

The amount of money UConn's board of trustees has decided not to seek from the state to repair the roof of its Gampel Pavilion arena.

57.81%

The percentage of Connecticut Republican voters who cast ballots last week in support of Donald Trump, who won the state's Republican primary by a wide margin.

51.81%

The percentage of Connecticut Democratic voters who cast ballots last week in support of Hillary Clinton, who won the state's Democratic primary over Bernie Sanders by more than 5 percentage points.

TOP 5 MOST READ

on HartfordBusiness.com

- Yard Goats announce a new dining option
- Hartford area office pair on troubled-realty list
- Planned Windsor Locks outlet mall appears dead
- Appeal of long-term care insurance declines
- Barnes & Noble to run UConn bookstores; Hartford location in play

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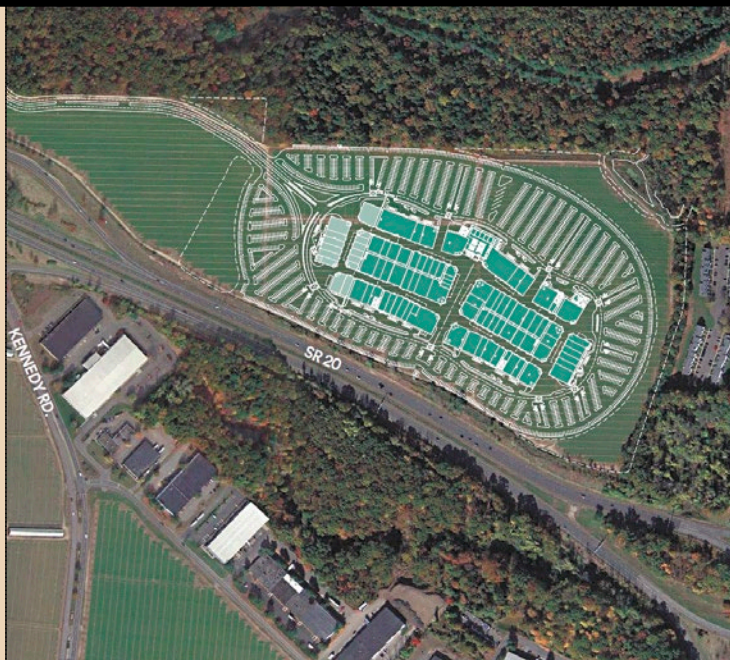
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The planned Windsor Locks site for the now sidelined Hartford Premium Outlets.

TOP STORY

Planned Windsor Locks outlet mall appears dead

One of two proposed outlet malls for the Hartford region appears dead.

According to Windsor Locks First Selectman Chris Kervick's Facebook page, Indiana retail developer Simon Property Group has told the town that it is suspending efforts to recruit tenants to its proposed Hartford Premium Outlets on a 76-acre former tobacco parcel on Old Country Road, at the junction of I-91 and Route 20.

Simon Property's option to buy the land expired April 25 and the developer was unwilling to extend it, Kervick said in the posting.

Meantime, Chicago-based Horizon Properties Group confirmed that it is proceeding with plans to erect its 410,000-square-foot Outlet Shoppes at Rentschler Field in East Hartford.

The announcement is a sharp reversal from late March, when Kervick boasted in a Facebook posting at the time that Simon's Windsor Locks mall project was still a "go."

ADVERTISING, MEDIA & MARKETING

Hartford Courant parent gets \$815M offer

Tribune Publishing, parent company of The Hartford Courant, is being wooed by Gannett Co., parent of USA Today and newspapers throughout the United States and United Kingdom.

Gannett made an unsolicited \$815 million offer, with numerous contingencies, to acquire all outstanding shares of Tribune Publishing common stock for \$12.25 per share in cash, according to a Tribune statement. Gannett owns no publications in Connecticut.

A Quinnipiac professor says the deal isn't good for readers. "I think these big whales-swallowing-big-whales media deals are inevitable in the current climate, but sad — and bad for journalism," said Kevin Convey, assistant professor and chair of journalism in the School of Communications at Quinnipiac University, a former editor-in-chief of The Daily News.

EDUCATION

Barnes & Noble to run UConn bookstores; Hartford location in play

UConn's board of trustees last week approved the choice of Barnes & Noble as the school's next campus bookstore operator.

Barnes & Noble will take over management of UConn's Storrs campus bookstore from the University of Connecticut Cooperative Corp., also known as the UConn Co-op.

As part of the deal, Barnes & Noble has also made a \$1 million commitment to establish a downtown Hartford bookstore, when UConn's new center-city campus opens in 2017.

University President Susan Herbst previously said a relationship with a private operator represents new revenue to UConn — potentially millions annually — which the university has decided it will devote to student financial aid and student support.

As part of the agreement, Barnes & Noble will pay UConn a commission based on its sales volume — as high as 20 percent if the national bookstore operator has \$25 million or more in sales.

UHart launches virtual reality campaign

To entice students to enroll, the University of Hartford's Barney School of Business has adopted a virtual reality campaign.

The Barney School tapped Farmington independent digital agency Primacy to develop the VR campaign, which immerses students into campus life via a customized and fully branded website with video and audio, and a Google Cardboard VR headset. This past month, the school mailed the custom web-app and headsets to its group of 1,300 accepted students in their admissions package.

Marty Roth, dean and professor of management and marketing at the Barney School, said the goal was to convert accepted students into matriculating students in the fall.

HEALTH CARE

Five CT hospital systems in the red for FY 2015

The parent companies of St. Francis Hospital and Medical Center and Manchester Memorial and Rockville General hospitals were among at least five Connecticut hospital systems that lost money in fiscal 2015.

St. Francis Care Inc., which was recently purchased by Michigan-based Trinity Health and is parent to St. Francis Hospital and myriad other health and rehab service providers, posted an overall \$14.1 million loss (-1.75 percent margin) in fiscal 2015, compared to a \$12.7 million surplus a year earlier, according to recently released data by the state Office of Health Care Access.

Eastern Connecticut Health Network, owner of the Manchester and Rockville hospitals as well as a nursing home, physician groups, real estate company, and visiting nurse association, posted a \$2.5 million overall loss (-0.80 percent margin) in fiscal 2015, compared to a slight \$46,970 surplus a year earlier.

The three other networks that lost money in fiscal 2015 include the Greater Waterbury Health Network (\$22.4 million), Milford Health & Medical Inc. (\$6.7 million), and St. Vincent's Health Services Corp. (\$32.9 million).

STARTUPS

CI launches \$5M investment challenge

A \$5 million global investment challenge for early-stage digital health and financial technology companies has been launched by Connecticut Innovations. Called VentureClash, it features a top award of a \$1.5 million investment.

CI said it will support companies with corporate, university, non-profit and state resources to help high-growth enterprises succeed. Companies have until June 30, 2016, to submit a first-round application.

HUMAN RESOURCES

Study shows tuition reimbursement improves bottom line

Investing in college tuition as an employee benefit has significantly helped Bloomfield insurer Cigna improve its bottom line, according to a new study.

The analysis of Cigna's education-reimbursement program (ERP) shows every dollar the company puts into the program is returned and generates an additional \$1.29 in savings — a 129 percent return on investment. Lumina Foundation, a national foundation focused on increasing postsecondary attainment, partnered with Cigna to design the study, which was conducted by Accenture, a global professional services company.

Program participants were 10 percent more likely to be promoted, 7.5 percent more likely to be transferred within Cigna, and 8 percent more likely to stay at the company, reducing talent management and recruiting costs.

NONPROFITS

CT Food Bank names new CEO

The Connecticut Food Bank has named Bernard J. Beaudreau CEO. His appointment takes effect May 16.

Beaudreau comes to the position with nearly 40 years of experience in human-service work, including more than 20 years of leadership in food banking and hunger-related service organizations at the state, national and international levels.

Most recently, Beaudreau was executive director of Serve Rhode Island, connecting volunteers with nonprofits and schools in the state.

PROFESSIONAL SERVICES



Tony Amenta works with several of his employees inside the Trumbull Street office of his Hartford architectural firm, which is expanding to New York.

Amenta Emma opens NYC office

Hartford architectural firm Amenta Emma has opened its fourth office: a lower West Side location in Manhattan.

The new office, at 333 Hudson St., New York, N.Y., joins offices in Hartford, Stamford and Cambridge, Mass.

Amenta Emma said in a statement it opened the office to service existing clients in New York City and the tri-state area.

REAL ESTATE

Multi-families still pace CT permits

Permits for new housing construction in Connecticut grew for the second straight month in March, and

have eclipsed the first-quarter total from a year ago, new data shows.

Statewide, 104 cities and towns tracked by the U.S. Census Bureau counted 541 permits issued last month for single- and multi-family dwellings with two or more units vs. 474 handed out in March 2015, the state Department of Economic and Community Development said.

A breakdown of the permits reveals that of the latest March total, 219 were single-family dwellings; 312 were multi-families. A year ago, the split was 178 single-family and 296 multi-families.

GOVERNMENT, POLITICS & LAW

Gaming pact not affected by possible 3rd casino

A revenue-sharing pact between the state and its two Native American tribes that operate casinos will not be affected if the two jointly open a third casino in Connecticut.

That's the opinion of the federal Bureau of Indian Affairs. It ruled the casino's agreements with the state, in which they share 25 percent of slots revenues in exchange for operating the only two casinos in the state, won't be jeopardized if state law is changed to permit a third casino jointly owned and operated by the tribes.

The Mashantucket Pequots and Mohegans, through their joint venture MMCT, said securing the BIA ruling is a vital component of their efforts to build a third casino in Connecticut, aimed at fending off new competition from a Springfield MGM casino.

The tribes will use BIA's language as the basis for a more complete legislative package they will send to the General Assembly next year, signaling their intent not to attempt to secure legal authority for a third casino before this year's session ends May 4.

WHAT'S AHEAD:

- 5/9 Focus: **Business of Sports**
- The List: **Toughest Golf Courses**
- Nonprofit Profile: **Foodshare**

CALENDAR

WEDNESDAY, MAY 11

CT-Israel Innovations Showcase

The 2016 Connecticut-Israel Innovations Showcase will feature leading-edge Israeli companies whose work dovetails with Connecticut's major industries.

The event takes place May 11 at the Infinity Music Hall and Bistro, 32 Front St., Hartford, from 6:30 p.m. to 8:30 p.m.

Brief presentations will be followed by an opportunity to meet the presenters and develop customer opportunities and investment possibilities.

Presenting companies will include: Aquarius-Spectrum, ECOcrete (Concrete Ecological Solutions), H2O Farm and SolView.

Since 2011, the MetroHartford Alliance's International Business Council, the Jewish Federation of Greater Hartford and the Connecticut Economic Resource Center have collaborated to put on the conference.

Attendance is free. For more information or go to register to: <http://web.metrohartford.com/events/>.

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Richard P. Ramondetta
President
Alloy Specialties, Inc.
Manchester

Anne Evans, director of the U.S. Department of Commerce's trade outpost in Middletown, recently hosted "Export Week" to encourage more small businesses to seek foreign customers.

PHOTO: J. CONTRIBUTED



Small businesses urged to consider exporting for growth

By Matthew Broderick
Special to the Hartford Business Journal

As the District Director for the U.S. Department of Commerce, Anne Evans remains bullish about Connecticut, despite a recent report showing that the state's exports declined last year for the first time since 2009.

Revenue from Connecticut's commodities alone were down 4.25 percent in 2015, according to a report published in the April edition of the Connecticut Economic Digest. The Nutmeg state — ranked No. 27 for state exports — still fared better than the U.S. average, which saw exports decrease by 7.5 percent.

"Some have said that the strength of the U.S. dollar has [been a factor] in decreasing exports, including Connecticut's," Evans said. She's responding by trying to educate more Connecticut small businesses about the potential benefits of exporting and the assistance that is available at both the state and federal levels.

To drive home that message, her agency sponsored its first-ever Connecticut Export Week, a five-day event that featured 13 training sessions ranging from global-focused websites and cyber security to financing and international patents. The event attracted more than 400 companies, including many small businesses new to exporting.

"We wanted to make a statement to Connecticut businesses: We're the government and we want to help," Evans said. "We can't just be reactive. We need to be proactive."

Overall, Connecticut exports more than \$15 billion annually, driven largely by the aerospace sector, the fastest-growing industry in the state. Evans says that while major corporations like United Technologies Corp. produce the lion's share of exports, smaller supply chain companies — especially those with advanced-manufacturing capabilities — are expanding their reach internationally to meet clients' global demands.

Victor Morando, chief technology officer for Ellington-based Dymotek, said his company — which started

Top 5 CT Exports by Commodity

Type	2014	2015
Aircraft, spacecraft, and parts	\$6,946,448,340	\$6,733,094,175
Industrial machinery, computers	\$2,251,943,035	\$2,011,170,369
Electric machinery, sound and TV equipment	\$1,623,143,166	\$1,328,232,986
Optic, photo, and medical or surgical instruments	\$1,202,104,356	\$1,189,597,966
Copper and articles thereof	\$373,489,759	\$383,553,678
Total all commodities	\$15,930,667,663	\$15,255,894,729

SOURCE: STATE DEPARTMENT OF ECONOMIC AND COMMUNITY DEVELOPMENT

exporting eight years ago — now exports to 35 countries to support one United Kingdom-headquartered client alone. Dymotek provides advanced-manufacturing technology to bond plastic. "We've grown our revenue to more than \$25 million annually," Morando said. "And 55 percent of that comes from our export business."

In March 2015, Dymotek received the prestigious President's Export Award in recognition, in part, of its successive export growth in recent years. In fact, six Connecticut companies won Export Awards out of 45 awarded nationwide last year.

Morando says that success reflects directly on the resources the Department of Commerce provides the state's businesses. Even as Dymotek has steadily increased its exports, Morando said his company

continues to find benefits in working with Evans and her team. "Anne is trying to help us get our foot in the door with a large UK-based engineering firm," Morando said. "Having the weight of the U.S. Department of Commerce [advocating] is a big help."



Victor Morando, chief technology officer, Dymotek

Q&A

Hunt takes helm of CT's SBA office

Q&A talks with Anne Hunt, the new Connecticut district director of the U.S. Small Business Administration.

Q: You recently became the new head of the Small Business Administration's Connecticut office. What in your background made you suited for the new position? What do you think your strengths are?

A: I have worked for the SBA for about 35 years in Boston, serving most recently as the deputy district director. Most of my career, however, was as the chief of finance and lead lender relations specialist. During my many years, I developed wonderful relationships with lenders. The Massachusetts office was always a top producer of SBA loans, ranking in the top three SBA offices out of 68.

I am hoping to bolster SBA lending in the state of Connecticut.

I am very familiar and have worked very closely with a lot of Connecticut lenders over the years. I also had a tremendous relationship with our other partners, SCORE, Small Business Development Centers and the Women's Business Centers. I am hoping to create great working relationships with the Connecticut partners.

Q: What are some initiatives you would like to undertake for the SBA in Connecticut? What are some of your plans for the office?

A: I am a big believer in collaboration. I am hoping to build stronger relationships for the Connecticut District Office. We have a great SBA team here and I am hoping to bring the SBA programs to every corner of the state and to make sure that all small business owners are aware of our many programs and services and know how to take advantage of them.

I want to make sure that the citizens of Connecticut know that the SBA stands for Smart, Bold and Accessible.

Q: You're coming from a long career in the Massachusetts SBA office. What are some of the differences you see between the two states when it comes to small business?

A: Massachusetts has been growing at a faster rate than Connecticut. I know that as of the end of 2015, the unemployment rate in Connecticut was just above the national average, where

Massachusetts was below. I am also hearing about layoffs that have been recently announced. Laid-off employees who may want to start their own small business, may want to connect with our office.



ANNE HUNT

Connecticut district director, Small Business Administration

Q: There was a report recently issued by American Express OPEN that showed Connecticut lagged the nation for the growth of women-owned businesses. Do you see that as an opportunity for the SBA?

A: The SBA has been in the forefront of lending to

women-owned businesses both nationally and in the state of Connecticut. In fact, SBA's lending to women entrepreneurs is up significantly. Nationally, over the past three years, lending to women is up over 36 percent and in Connecticut the increase is over 58 percent.

Additionally, when we look at March 2015 compared to March 2016, women loans are up over 35 percent. For the first time ever, the government met its 5 percent statutory goal for contracts awarded to women-owned small businesses. Women entrepreneurs received \$17.8 billion of federal business last year. That's an all-time high.

Q: What are some of the misconceptions people have about the SBA?

A: That we offer grants to people to start their own business. This, unfortunately, is not the case. The SBA does not lend money directly to small businesses. What we do is provide up to an 85 percent loan guaranty to a bank willing to make a loan that they are unable to make conventionally. This may be because the small business owner does not have enough collateral to secure the loan fully, or the business needs longer terms to pay the loan, or the business may be a startup, with unproven results. SBA is here to take some risk to help businesses get much needed capital and to help the bank get to the "yes" decision.

Another myth is that it can take an excessive amount of paperwork and time to get an SBA loan. In the last decade, the SBA has made significant improvements in our processing times and to make our loan programs more

Continued

Continued

Largest chambers of commerce in Greater Hartford

(Ranked by number of members as of March 2016)

Rank	Company	Members	Minimum dues per year	Membership contact(s)	Head of chamber	Year founded
1	Middlesex County Chamber of Commerce 393 Main St., Middletown, CT 06457 860-347-6924; www.MiddlesexChamber.com	2,100	\$215	Cathy Duncan Cathy@MiddlesexChamber.com	Lawrence McHugh	1895
2	Central Connecticut Chambers of Commerce 200 Main St., Bristol, CT 06010 860-584-4718; www.centralctchambers.org	1,600	\$225	Ray Gagnon r.gagnon@centralctchambers.org	Anthony Mattioli	1889
3	Chamber of Commerce Eastern Connecticut 914 Hartford Turnpike, Waterford, CT 06385 860-701-9113; www.chamberect.com	1,500	\$185	Sheri Cote scote@chamberect.com	Tony Sheridan	1911
4	Chamber of Commerce of Northwest Connecticut Inc. 333 Kennedy Drive, Suite R101, Torrington, CT 06790 860-482-6586; www.nwctchamberofcommerce.org	700	\$275	Scott Gray scott@nwctchamberofcommerce.org	JoAnn Ryan	1901
5	Connecticut River Valley Chamber of Commerce (1) 2400 Main St., Glastonbury, CT 06033 860-659-3587; www.crvchamber.org	638	\$250	Meredith Leone meredith@crvchamber.org	Mary Ellen Dombrowski	2016 (2)
6	Midstate Chamber of Commerce 3 Colony St., Suite 301, Meriden, CT 06451 203-235-7901; www.midstatechamber.com	600	\$280	Rosanne P. Ford r.ford@midstatechamber.com	Séan W. Moore	1896
6	MetroHartford Alliance 31 Pratt St., 5th Floor, Hartford, CT 06103 860-525-4451; www.metrohartfordalliance.com	600	\$400	Nancy Wheeler nwheeler@metrohartford.com	Oz Griebel	1799
8	Quinnipiac Chamber of Commerce 50 N. Main St., Wallingford, CT 06492 203-269-9891; www.quinncham.com	585	\$354	Dee Prior Nesti dee@quinncham.com	Dee Prior Nesti	1915
9	West Hartford Chamber of Commerce 948 Farmington Ave., West Hartford, CT 06107 860-521-2300; www.whchamber.com	532	\$275	Morgan Hilyard-Evans mhilyard.evans@whchamber.com	Barbara Lerner	1908
10	Greater Manchester Chamber of Commerce 20 Hartford Road, Manchester, CT 06040 860-646-2223; www.manchesterchamber.com	500	\$290	Amy Heritage amy@manchesterchamber.com	April DiFalco	1901
11	Greater Southington Chamber of Commerce 1 Factory Square, Southington, CT 06489 860-628-8036; southingtonchamber.com	486	\$225	Lisa Jansson lisa@southingtonchamber.com	Elizabeth Hyatt	1938
12	Tolland County Chamber of Commerce 30 Lafayette Square, Vernon, CT 06066 860-872-0587; www.tollandcountychamber.org	450	\$275	Candice Corcione tccc@tollandcountychamber.org	Candice Corcione	1957
13	Greater New Britain Chamber of Commerce 1 Court St., New Britain, CT 06051 860-229-1665; www.greaternewbritainchamber.com	400	\$225	Taylor Adametz taylor.newbritainchamber@yahoo.com	Timothy T. Stewart	1913
14	The Chamber of Commerce Inc./Windham Region 1010 Main St., Willimantic, CT 06226 860-423-6389; www.windhamchamber.com	378	\$276	Diane Nadeau diane@WindhamChamber.com	Diane Nadeau	1887
15	Avon Chamber of Commerce 412 W. Avon Road, Avon, CT 06001 860-675-4832; www.avonchamber.com	350	\$140	Lisa Bohman avonchamber@sbcglobal.net	Lisa Bohman	1965
16	Simsbury Chamber of Commerce 749 Hopmeadow St., Simsbury, CT 06070 860-651-7307; www.simsburycoc.org	340	\$180	Lisa Gray info@simsburycoc.org	Charles D. Houlihan Jr.	1961
17	Cheshire Chamber of Commerce 195 S. Main St., Cheshire, CT 06410 203-272-2345; www.cheshirechamber.org	330	\$285	Sheldon Dill sheldon@cheshirechamber.org	Sheldon Dill Derek Gromko	1974
18	Windsor Chamber of Commerce 261 Broad St., Windsor, CT 06095 860-688-5165; www.windsorcc.org	320	\$145	Jane Garibay jane@windsorcc.org	Jane Garibay	1901
19	South Windsor Chamber of Commerce 22 Morgan Farms Drive, South Windsor, CT 06074 860-644-9442; www.southwindsorchamber.org	300	\$250	Emily Dubord info@southwindsorchamber.org	Vacant (3)	1968
20	Canton Chamber of Commerce 326 Albany Turnpike, Canton, CT 06019-0704 860-693-0405; www.cantonchamberofcommerce.com	250	\$135	Philip E. Worley phil@cantonchamberofcommerce.com	Philip E. Worley	1967
20	Newington Chamber of Commerce 1046 Main St., Newington, CT 06111 860-666-2089; www.newingtonchamber.com	250	\$180	Gail Whitney office@newingtonchamber.com	Michael Loscialpo	1945

Source: Each chamber via survey.
(1) Glastonbury and East Hartford Chambers merged on Jan. 1, 2016.
(2) Glastonbury Chamber founded in 1902 and East Hartford Chamber in 1915.
(3) As of April 2016, the South Windsor chamber is actively searching for a new head.
—Compiled by Stephanie R. Meagher.

To view the full list, please visit HartfordBusiness.com

Q&A: Hunt

user friendly for lenders and small business applicants. In the past year alone, we have introduced two major new technology initiatives, SBAONE, an online loan processing platform, and LINC, an online matching program that connects small businesses needing capital with lenders.

Q: What’s the best-kept secret about the SBA? What does it do that small business largely isn’t aware of?

A: SBA provides a wealth of management advice to small business owners through our resource partners, all done free of charge and confidentially. We can help businesses expand through government-contracting programs and provide them help with exporting their products or services worldwide. ■

Exporting

Evans said that, while her agency will help by request, her team — comprised of eight full-timers and three part-time employees — is often proactively looking for global demands that Connecticut companies can meet. “The Commerce Department has employees all over the world, so we have a good sense of what markets are looking for certain products,” Evans said. “We can then search our database of Connecticut businesses to make connections.”

Evans cautions that while the export market can provide a large upside to a business’ bottom line, she recommends companies expand domestically before exploring foreign markets. “There’s always a cost to find a customer,” she said. “But it’s higher in foreign markets.” She said that money collection, insurance and shipping are all common

challenges that many new exporters face, but the greatest need is helping small businesses understand exporting rules.

To address that gap, Evans’ team is planning — with support from United Technologies — a June conference in Hartford focused on supply chain export compliance. “There are a lot of legal aspects of trade,” Evans said. “We hope this conference can help small businesses understand those rules and promote the resources we can provide.”

It’s those types of resources that are attracting more small businesses to exporting — especially in the aerospace industry — like New Britain-based Addaero Manufacturing, which is involved in 3D printing or additive manufacturing. The company, which provides parts to industry giants like Boeing and Airbus, started

operations in 2015 and has already set its expansion sights across the Atlantic. Richard Merlino, the company’s president, said he sees a market for his company’s technology in the United Kingdom and Europe.

While his company is starting to navigate the nuances of exporting, Merlino has ambitious goals for foreign markets. “We want exports to [in time] be 30 percent of our business,” he said.

Evans says there are currently more than 5,000 exporters in Connecticut and that doesn’t account for companies that might export technology or services that don’t require physical shipping that drives traditional export numbers.

Evans projects that the number of small businesses engaged in exports will continue to grow — despite the minor dip in 2015. ■

Largest Small Business Express loan recipients

(Ranked by amount of funding and jobs created, FY 2015)

Rank	Company	Amount funded	Type of assistance	Type of business	Number of full-time jobs		Top executive
					Retained	Created	
1	Sigmund Software LLC 83 Wooster Heights Road, Suite 210 Danbury, CT 06810 800-448-6975; sigmundsoftware.com	\$400,000	Job creation loan Matching grant	Software for health care	0	34	Philip Turner President & CEO
2	Titan Advisors LLC 750 Washington Blvd., 10th Floor Stamford, CT 06901 203-327-8600; titanadvisors.com	\$400,000	Job creation loan Matching grant	Financial services	0	30	George Fox President & founder
3	Pucuda Inc. 14 New Road Madison, CT 06443 800-241-7330; netting.com	\$400,000	Job creation loan Matching grant	Netting products and services	46	20	John Rexroad President
4	Phoenix Soil LLC 58 North Washington St. Plainville, CT 06062 203-759-0053; phoenixsoilllc.com	\$400,000	Job creation loan Matching grant	Environmental treatment facility	5	16	David Green President
5	Powder Ridge Mountain Park and Resort 99 Powder Hill Road Middlefield, CT 06455 866-860-0208; powderridgepark.com	\$400,000	Job creation loan Matching grant	Entertainment, mountain sports, weddings and events	2	15	Sean Hayes Owner
6	Square 9 Softworks Inc. 127 Church St. New Haven, CT 06510 203-789-0889; square-9.com	\$400,000	Job creation loan Matching grant	Software	33	12	Stephen Young President & CEO
7	Foster Corp. 45 Ridge Road Putnam, CT 06260 860-928-4102; fostercomp.com	\$400,000	Job creation loan Matching grant	Biomedical polymers and compounds	69	10	Larry Acquarulo President & CEO
8	Aspen Restaurant Group LLC 2 Main St. Old Saybrook, CT 06475 860-395-5888; aspenct.com	\$400,000	Job creation loan Matching grant	Restaurant	5	9	Charles Spathakis Founder
9	The Barn Yard Enterprises Inc. 120 West Road Ellington, CT 06029 860-896-0636; thebarnyardstore.com	\$400,000	Job creation loan Matching grant	Construction	35	8	Christopher Skinner Vice president
10	Midstate Air Compressor Inc. 384 Deming Road, Unit C Berlin, CT 06037 860-357-5513; midstateaircompressor.com	\$400,000	Job creation loan Matching grant	Industrial, commercial and residential air compressor sales, service and equipment	8	8	Carol and Sal Calvo Owners
11	Ductworks HVAC Services LLC 175 Spring St. Southington, CT 06489 860-406-6889; ductworkshvac.com	\$400,000	Job creation loan Matching grant	Residential and commercial heating and air conditioning	10	7	Kurt and Tom Nichols Owners
12	El Coquito LLC 496 E Main St. Bridgeport, CT 06608 203-366-0171	\$400,000	Job creation loan Matching grant	Hospitality, food and catering	5	7	Tana Reyes Manager

Sources: Conn. Department of Economic and Community Development (DECD) with special thanks to Jim Watson, company websites.
Notes: The Small Business Express Program (EXP) is a state-run program that provides loans and grants to Connecticut's small business to spur job creation and growth. Eligible recipients have less than 101 employees; conduct operations in Connecticut or plan to relocate to the state; have been registered to conduct business for at least one year; are current with all state and local tax payments. 239 businesses were funded in 2015 totaling \$44,376,677 in aid. Jobs retained and created may be attributable to more than one instance of aid received in the same year. 3,412 jobs were retained and 1,122 jobs were created due to the program in 2015. NA = Not Available.

—Compiled by Stephanie R. Meagher.

To view the full list, please visit HartfordBusiness.com

Top home builders in Greater Hartford (1)

(Ranked by number of local housing starts, 2015)

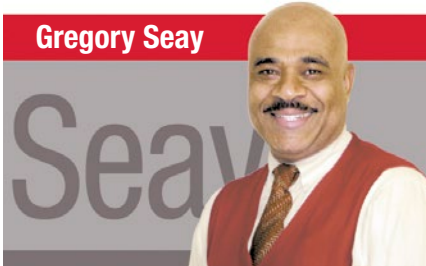
Rank	Builder	No. of local housing starts No. of local housing closings	No. of single-family homes completed	No. of multi-family buildings completed	Gross local revenue FY 2015	Top local executive
1	Landworks Development LLC (2) 75 West St. Simsbury, CT 06070 860-677-0787; landworksdevelopment.com	64 DND	DND	DND	DND	Ron Janeczko Developer Chris Nelson Builder
2	By Carrier Inc. 68A South Canal St. Plainville, CT 06062 860-793-6805; www.ByCarrier.com	43 40	40	0	\$23,000,000	Rejean Carrier President
3	Toll Brothers Inc. 2840 Hebron Ave. (3) Glastonbury, CT 06033 860-430-5400; tollbrothers.com/ct	32 10	10	0	\$8,000,000	Greg Kamedulski Group president
4	Trilacon Development Corp. 600 Corporate Row Cromwell, CT 06416 860-632-7863; trilacon.com	8 8	8 (4)	0	DND	George LaCava President
5	David S. Stoner & Son LLC 790 Farmington Ave., Building 3 Farmington, CT 06032 860-679-5254; www.davidstoner.com	6 5	5	0	DND	David S. Stoner President
6	Laschever Building Co. LLC 82 Westledge Road West Simsbury, CT 06092 860-651-7338; lascheverbuilding.com	5 4	3	0	\$1,600,000	Jonathan Laschever Sole member
7	Advantage Contracting LLC (5) 12 Westbrook Road West Hartford, CT 06107 860-944-2659; www.advantage-contracting.com	3 3	3	0	DND	Jarrett Kravitz Owner
7	Fore Group Inc. (6) 4 Jefferson Crossing Farmington, CT 06032 860-478-8625; www.foregroupinc.com	3 3	3	0	DND	Fotis Dulos President
9	Sweeney Associates LLC (6) P.O.Box 386 Farmington, CT 06034 860-250-2982; homesbysweeney.com	2 2	2	0	DND	Michael Sweeney Owner

Source: Each builder via survey. Note: T&M Building Co. Inc. and Uccello Development Co. LLC declined to participate. Letourneau Builders and Sunwood Development Corp. did not respond to the survey. DND = Did not disclose.
(1) Editor's Note: This is a new list for Hartford Business Journal. Not all builders responded to the survey. If your company belongs on this list, please contact Research Director Stephanie Meagher, smeagher@nebusinessmedia.com, to be included next time.
(2) Developer Ron Janeczko in partnership with Nelson Construction of Simsbury.
(3) An additional site at 301 Northington Drive in Avon and corporate headquarters in Horsham, Penn.
(4) Active-adult community for residents over age 55.
(5) Residential practice specializes in high-end, single-family housing construction.
(6) Specializes in high-end, single-family housing construction.
—Compiled by Stephanie R. Meagher.

To view the full list, please visit HartfordBusiness.com

Camp Courant's \$1.7M facelift continues with new projects

Gregory Seay



pool house, work on both slated to be finished by the time the camp opens in June, he said via email.

Next year, the camp plans to focus its fundraising efforts, Senecal said, on upgrades to its learning center building, plus a renovated ballfield, new basketball courts and new playground equipment.

Stanley's Southington lease

New Britain hand- and power-tool giant Stanley Black & Decker has leased space in Southington's 400 Executive Blvd. office building.

Stanley, through a spokesman, was reluctant to divulge details about the amount of space and terms covered under the lease with landlord

AmTrust Financial Inc., which paid \$2.25 million to acquire the building in April 2015 from The Hartford.

According to Stanley spokesman Timothy Parra, his company is renovating an unidentified building on its New Britain campus that will result in relocating workers from one of its downtown New Britain buildings to corporate headquarters.

Meantime, Parra said, a group of employees tied to its hand-tools business will move to the space in Southington once renovations there are complete "as there isn't room for them at our headquarters campus and there isn't enough of them to fill the current building."

With the expansions and relocations, Stanley counts about 1,500 employees scattered over eight Connecticut communities, Parra said.

AmTrust, based in New York City, declined to comment.

\$1.4M S. Windsor sale



694 Nutmeg Road North, South Windsor.

A 37,626-square-foot industrial building in South Windsor has sold for \$1.4 million, brokers say.

Plasma Technology Inc. acquired the 26-year-old building on 4.06 acres at 694 Nutmeg Road North from Q&E LLC, according to listing broker Sentry Commercial. Coldwell Banker represented the buyer. ■

Deal Watch wants to hear from you. E-mail it, along with contact information to: gseay@HartfordBusiness.com. Gregory Seay is the Hartford Business Journal News Editor.

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Debt weighs heavily on Hartford

wiggle room to deal with annual debt payments projected to rise steadily over the next five fiscal years, peaking in 2021 at \$56 million (likely more, depending on borrowing activity before then).

"There have been a few rounds of debt restructuring that kept costs down at the time, but pushed the costs out into the future," Bronin said. "There's really no ability to restructure the city's debt again without costing the city money over the long term and creating an even bigger problem."

In the coming fiscal year, Bronin's proposed budget projects debt service will rise to \$30.1 million, nearly triple the actual amount paid in 2016, a year that benefitted from the restructuring.

Included in next year's debt service is a \$1.4 million contingency related to construction of the Dunkin' Donuts minor league baseball stadium.

The mounting debt wave is a major factor contributing to Hartford's fiscal crisis, which includes deficits projected as high as \$79 million in 2021.

To deal with next year's \$48.5 million budget gap, Bronin is asking for millions in concessions from labor unions and proposing dozens of city employee layoffs and other major cuts to services. He's also planning to drain the city's reserves.

Even if those remedies gain city council approval, however, Bronin said Hartford's long-term fiscal picture is so dire it will require state assistance. What that means exactly isn't clear, but the first-year mayor has already asked the General Assembly to authorize a financial oversight commission that would give the city more power to renegotiate union contracts. The legislation appears dead, but Bronin may be back before lawmakers as soon as next year asking for help.

Bankruptcy, while not being talked about as a short-term option, hasn't been ruled out entirely.

Short-term gain, long-term pain

While restructuring has helped city leaders buy some time, it has its downsides. Refinancing can lower interest rates and short-term payments, but it can constrain long-term fiscal flexibility by stacking up larger payments in later years. Depending on the transaction, it can also create higher costs over the life of the debt.

In addition, credit agencies look down on restructuring, which can lead to credit downgrades and higher borrowing costs. Moody's, which has downgraded the city's credit rating several times since 2014, including last month, criticized Hartford's past debt restructuring, calling it "indicative of financial strain."

Hartford City Treasurer Adam Cloud declined comment for this story.

Meantime, the city's long-term debt has also increased, drawing further concerns from credit-rating agencies. Last month, Moody's pegged Hartford's debt at \$585 million for 2015, up 52 percent since 2011.

The debt is equivalent to nearly 9 percent of the value of all taxable property in the city, up from 5 percent in 2011, Moody's said. The median debt-to-value ratio for cities with similar credit ratings to Hartford ("Baa") is less than 3 percent, according to Moody's.

Moody's noted that the heavy presence of tax-exempt state and nonprofit properties skews Hartford's debt-to-value ratio higher.

Bronin's proposed budget doesn't borrow money in fiscal 2017 and pares the city's five-year capital projects budget from \$110 million to \$48 million. He has indicated, however, that he will support borrowing as much as \$50 million over a two-year period "to meet basic city infrastructure and school construction needs."

Debt not the only challenge

Debt is just one factor contributing to Hartford's rising projected deficits.

Another is pension contributions, which

currently cost the city about \$40 million per year and are slated to rise 25 percent over the next five years, partly due to rising overtime costs.

Health insurance costs are also rising.

Even if the city council approves Bronin's proposed budget cuts for the coming fiscal year, the city would still face a \$34 million deficit in fiscal year 2018, and even higher deficits in the out years.

Bronin said the city is facing a "perfect fiscal storm."

"We're a small city with a limited tax base, rising fixed costs, few properties left to sell, and no ability to restructure debt yet again," he said. "And we can't raise the mill rate any higher if we want to promote growth and investment."

One silver lining, though it won't help in 2017, is a five-year property revaluation taking place later this year, which analysts say could boost commercial values, generating additional property tax revenues.

Looking ahead

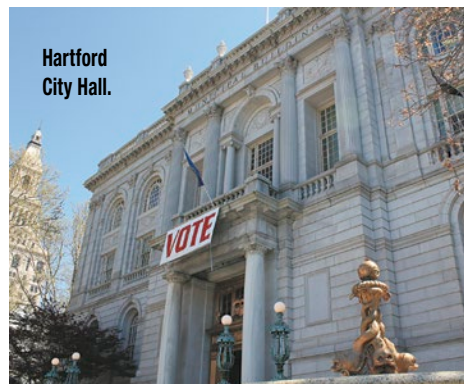
Hartford's bond ratings, while they've taken their knocks, are still considered investment grade by both Standard & Poor's and Moody's, but the city could face further downgrades if it doesn't close its deficits.

One positive aspect that's regularly cited by S&P and Moody's is the "stabilizing presence" of state government in Hartford's backyard.

Though neither ratings company states it directly, it may hint at the notion that the legislature, should Hartford truly face insolvency down the road, may opt to bail out its Capital City.

Moody's analyst Robert Azrin said the city also has options to raise taxes, something Bronin has been firmly against.

"We're saying we think there are tools here to address [the deficits]," Azrin said. "Then it's a question of willingness." ■



Hartford City Hall.

City's dependence on one-time revenue sources

Deficits aren't new for the city, but officials have managed to close them over the years through a combination of layoffs, cuts, and one-time revenue sources.

Some of those one-time revenue sources have included:

- The sale of the Church Street garage, which provided more than \$14 million to close the fiscal year 2015 deficit.
- The city used nearly \$17 million in education health benefits reserves to balance the budget this year and last.
- The city dipped into its rainy day fund to close a gap in 2014, and Bronin has proposed emptying the remaining \$21.5 million reserve to close this year's \$10 million hole as well as part of next year's budget gap.
- The city saved \$2.6 million in the current year budget by choosing to delay a revision to its pension mortality table, which would increase obligations.
- The fiscal 2015 budget benefited from an extension of the city's pension schedule by 10 years to create near-term budgetary savings.

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Businesses brace for higher OSHA fines

allowing OSHA to apply 26 years of inflation to its penalty caps.

Fines for most OSHA violations have been capped at \$7,000, while penalties for more serious (and rarer) violations — classified as repeat or willful violations — have been capped at \$70,000. An 80 percent hike would bring those caps to \$12,600 and \$127,000, respectively.

Common OSHA violations include failures to protect workers from hazardous materials, falls and other accidents.

"I think ... there may be a bit of a rude awakening when the fines increase," said Jane Warren, a law partner at McCarter English in Hartford, where she leads the firm's OSHA practice. "I think companies are going to be caught a little off guard."

Warren said companies don't always pay attention to the threat of OSHA penalties as much as they should because it's considered a cost of doing business to some when fines are so low.

Warren said she hasn't seen any significant scrambling by Connecticut companies in advance of the penalty increases. Some firms probably aren't aware of it, but she thinks companies should update their compliance manuals and step up safety training, among other measures.

"It's easy to find violations anywhere," she said. "It's not hard."

Higher fines also likely means more companies will contest them, creating more work for attorneys like Warren.

The U.S. Department of Labor, which houses OSHA, is required to publish an interim final rule outlining the new penalties by July 1, said Ted Fitzgerald, a DOL spokesman for the New England region.

Chris Syrek, president of the Connecticut chapter of the Associated Builders and Contractors Inc. (CT ABC), which represents primarily non-union contractors, said his 200 members are cognizant of the fine increase.

"OSHA fines haven't increased in over a quarter century, perhaps this will encourage companies to establish safety programs or improve upon existing ones," Syrek said. "There is nothing more important than making sure every employee has the opportunity to leave the jobsite every day and return to their families, and CT ABC will continue to put safety at the forefront of what we do as an association."

CT ABC is one of several industry associations in the state that has a formal training agreement with OSHA. The voluntary relationship facilitates training and education about workplace safety.



PHOTO | PABLO ROBLES

CT activity

The number of OSHA inspections in Connecticut has slightly declined over the past five years, according to data on its website.

In 2015, the agency opened 652 cases in which violations were found, down from 775 in 2014, 815 in 2013, 821 in 2012 and 848 in 2011.

OSHA has two Connecticut offices, Hartford and Bridgeport, which each cover a portion of the state.

The average initial penalty issued by OSHA's Hartford office over the past year has been in the \$6,000 range, according to an analysis of OSHA data by the Hartford Business Journal.

Those fines were ultimately reduced to an average of approximately \$3,500, due to companies agreeing to conduct training and other remedies.

The calculations don't include cases that remain open. Cases with larger penalties often stay open longer, as companies contest and/or seek to lower fines as much as possible.

For example,

OSHA proposed a \$165,000 fine nearly a year ago on clothing retailer Forever 21, after an inspection of its Farmington store found a blocked emergency exit and other violations that the company had been fined for at other stores. As of last week, the case technically remains open, as the retailer has agreed to a penalty payment plan, with the final penalty reduced to \$100,000.

OSHA typically issues press releases for its larger fines. So far this year, OSHA publicly announced proposed fines totaling nearly \$280,000 on six Connecticut employers. The

largest is a \$70,200 penalty against Lake Compounce amusement park. The second-largest, and most recent, was a \$65,000 fine for clothing retailer Guess? related to an inspection of its store located inside Foxwoods.

From 2011 to 2015, OSHA opened more than 3,900 Connecticut cases in which violations were discovered, according to federal data. That's more than two new cases per day.

State OSHA fines unaffected

The increase in federal OSHA fines against private employers isn't expected to impact fines levied by Connecticut's state OSHA office, which has jurisdiction over state and local governments and their related entities.

More than half of states have a state OSHA plan, which is approved by the federal agency. Connecticut is one of six states where the state OSHA office has jurisdiction only over the public sector. State-level OSHA fines are capped at \$1,000 per violation — much lower than the current federal fines.

Conn-OSHA Director Kenneth Tucker said he doubts that will change.

"We're very successful on getting corrective action and right now I don't think we need [an increase in the fines]," Tucker said.

However, Tucker admits he has had mixed feelings about the relatively low fines his office can levy, particularly in rare instances when workers have died and an investigation determines that violations contributed to the deaths.

He said he vividly remembers meeting with the widow of a public-safety employee who had died on the job.

"My husband's life is only worth \$2,500," he recalled her saying to him. "That's a hard one for me."

Though its jurisdiction is in government, Conn-OSHA provides safety training and consults for many private companies, typically with 250 or fewer workers.

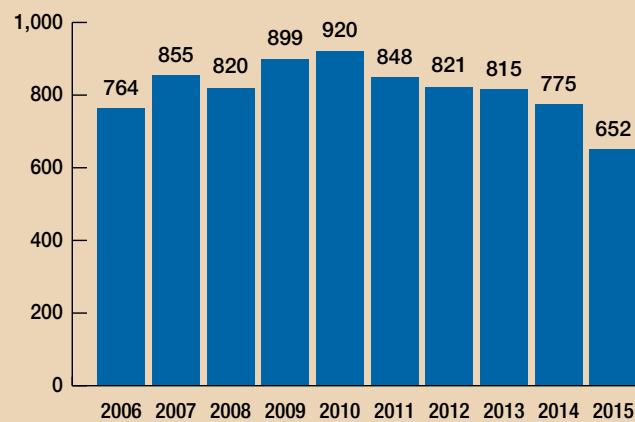
Some companies call after receiving a fine, while others are more proactive.

The companies that seek out Conn-OSHA to walk through their facility to spot potential violations agree to fix whatever's found, Tucker said. If they don't follow through, Conn-OSHA reports them to the federal office.

Despite federal OSHA's pending fine increase, Tucker said Conn-OSHA hasn't seen an increase in inspection requests from Connecticut companies, but that could change.

"I wouldn't be surprised to see it happen," Tucker said.

Federal OSHA Inspections with Violations in CT



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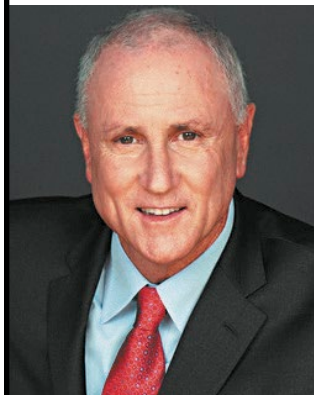
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MOVERS & SHAKERS



Robert J. Doffek



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Brad Huff

CT Water Service names controller, chief accounting officer

Clinton-based Connecticut Water Service Inc. has promoted **Robert J. Doffek** to controller and chief accounting officer. Doffek had served as the company's assistant controller since Nov. 2015. He replaces Nicholas A. Rinaldi who retired April 1.

Prior to joining the company, Doffek worked for Northeast Utilities, now Eversource, where he held a number of leadership positions with increasing responsibilities in finance and accounting.

Steffian Bradley Architects promotes two in Enfield office

Steffian Bradley Architects' (SBA) Connecticut office, located in Enfield, has announced the promotions of architects **Karri May** to senior associate and **Mark Fobert** to associate principal.

Since joining SBA, May, with more than 10 years of experience, has primarily focused on healthcare and senior-living projects.

Fobert has 30 years of experience working across multiple market sectors. Since joining SBA in 2011, he has worked primarily on projects at Baystate Medical Center in Springfield, Mass.

BVH Integrated Services promotes two engineers in Bloomfield office

BVH Integrated Services has promoted **Brad Huff** to senior engineer and **Adam Gower** to commissioning project manager in BVH's Bloomfield office.

Huff has worked with BVH for eight years, starting as an intern in 2008 and joining as a full-time staff member in 2010.

Gower is a mechanical engineer who has been with BVH since 2012, and joined the firm's commissioning department in 2014.

Aetna names EVP/general counsel

Aetna announced that **Thomas J. Sabatino Jr.** has been named executive vice president and general counsel, effective April 25. Sabatino also will join Aetna's executive committee, the company's senior-most leadership team.

Sabatino joins Aetna from Hertz Global Holdings Inc., where he served most recently as senior executive vice president, chief administrative officer and general counsel. Sabatino succeeds William J. Casazza, who will continue to serve as a strategic adviser to Aetna in connection with the company's pending acquisition of Humana.

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TOWN PROFILE

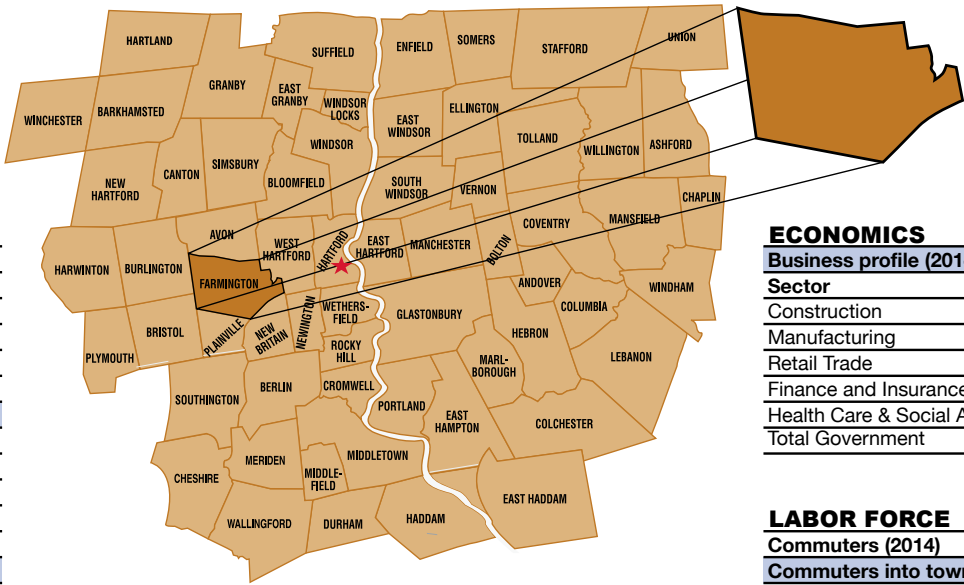
Land area (sq. miles)	28
Pop./sq. mile (2010)	911
Median age (2010-14)	43
Households (2010-14)	10,400
Median HH Inc. (2010-14)	\$92,933

Population (2010-14)	
2000	23,641
2010	25,430
2014	25,515
2020	26,688

Race/Ethnicity (2010-14)	
White	21,174
Black	559
Asian Pacific	2,431
Native American	11
Other/Multi-race	742
Hispanic	756

HOUSING	
Housing stock (2010-14)	
Existing units (total)	11,032
% single unit	61.0%
New permits auth. (2014)	34
as % existing units	0.30%
Demolitions (2014)	12
Residential sales	280
Median price	\$331,300

Top 5 Employers	
Uconn Health Center	
Otis Elevator Inc.	
Trumpf Inc.	
The Hartford	
ConnectiCare Inc.	



Educational attainment (2010-14)			
Persons age 25 or older	Town %	State %	
High school graduate	3,503	20%	28%
Associate's Degree	1,153	6%	7%
Bachelor's or more	10,013	56%	36%

GOVERNMENT	
Government form	Council-Manager
Total revenue (2014)	\$99,968,583
Per capita tax (2014)	\$3,260
as % of state average	120.8%
Total expenditures (2014)	\$96,586,390
Total indebtedness (2014)	\$44,250,446
as % of expenditures	45.8%
per capita	\$1,727
as % of state average	74.5%
Annual debt service (2014)	\$7,713,185
as % of expenditures	8.0%
Equalized net grand list (2014)	\$4,964,907,343
per capita	\$193,737
as % of state average	134%

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ECONOMICS		
Business profile (2014)		
Sector	Units	Employment
Construction	89	900
Manufacturing	39	2,209
Retail Trade	187	3,689
Finance and Insurance	149	3,900
Health Care & Social Assistance	125	3,623
Total Government	22	6,224

LABOR FORCE		
Commuters (2014)		
Commuters into town from:		
Bristol	2,541	Hartford 1,746
Farmington	2,351	Southington 1,202
New Britain	2,112	Plainville 882
West Hartford	1,957	

Labor Force (Residence)	
Employed	13,846
Unemployed	13,207
Unemployment Rate	639
	4.6%

Place of Work (2014)	
# of units	1,302
Total Employment	30,654
Manufacturing Employment	2,209

TOP 5 GRAND LIST		
Company	Amount	% of Net
West Farms Associates	\$147.0M	4.70%
Dunn-Sager Affiliates	\$52.0M	1.40%
United Technologies	\$45.9M	1.30%
Connecticut Light and Power Inc.	\$37.4M	1.00%
Trumpf Inc.	\$31.7M	0.90%

Source: Connecticut Economic Resource Center, www.cerc.com

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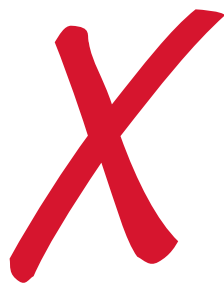
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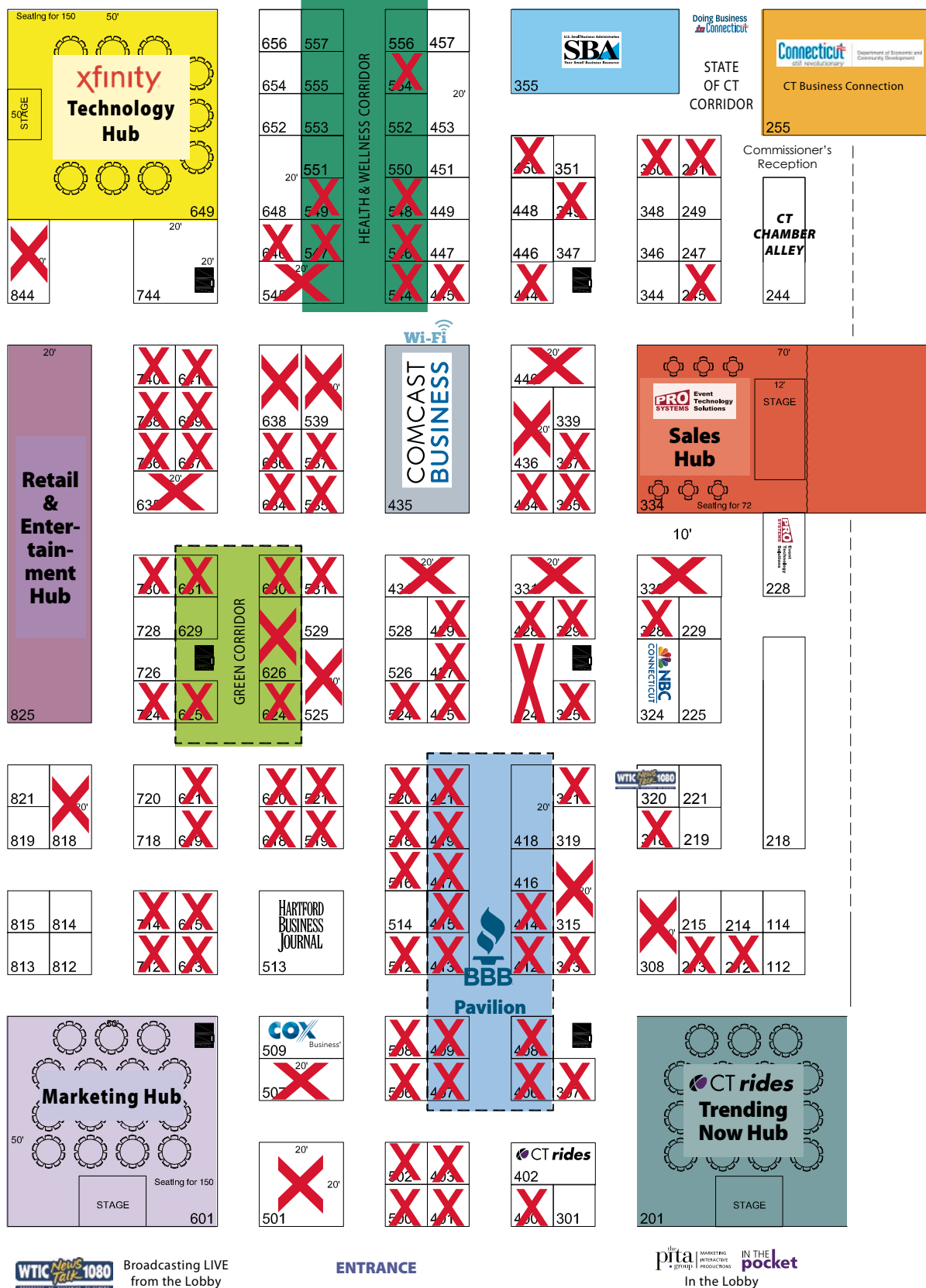
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EDITORIAL

Employers part of solution in closing income gap

Too often these days we read negative headlines about employers allegedly not doing right by their workers.

Whether it's the national debate over a \$15 minimum wage or attempts in Connecticut to fine companies that pay low wages or establish a public retirement savings plan, employee pay and benefits — or lack thereof — are constantly coming under scrutiny, particularly in a politically charged election year.

It's important, however, to bring some balance to the debate and highlight ways employers are not only investing in their workers, but setting them up for future success.

Last week, the Lumina Foundation released a study — conducted by Accenture — detailing the effectiveness of Bloomfield insurer Cigna's education-reimbursement program, which provided more than 2,200 workers up to \$8,000 annually between 2012 and 2014 to pursue a bachelor's or master's degree.

The program has had a major impact on participants. Entry-level and mid-management employees who pursued higher-level degrees leveraging Cigna's financial support, for example, saw their wages grow 43 percent higher than workers who didn't participate.

Additionally, Cigna employees who took advantage of the program were 10 percent more likely to be promoted and 8 percent more likely to stay with the company.

Surveyed Cigna employees also said the program improved their career opportunities and outcomes. Cigna benefited as well: Its program funding yielded a 129 percent return on investment, meaning, as the study explains it, the insurer got back every dollar it invested and avoided an additional \$1.29 in talent-management costs.

Cigna is one of many Connecticut employers that offer education-reimbursement and other perks, and they should be commended for it. While we realize such programs aren't fully altruistic, their mutual benefits help the company and employees.

They also help the state's economy, by growing our bench of highly educated workers, a key advantage in the burgeoning knowledge economy. In fact, in response to the study's findings, Cigna actually raised its financial support to employees pursuing undergraduate and graduate degrees (to \$10,000 and \$12,000 respectively) in key areas crucial to its business, including cybersecurity and data analytics — positions other Connecticut companies have reported facing shortages in.

The study's findings also provide lessons for businesses, mainly that it pays to invest in your workers. The right training and education programs can not only sharpen and raise employee skill levels, it can create a major selling point in talent recruitment and retention.

Policymakers should also take something away, mainly that most employers do more good than harm in raising the financial and economic prospects of their workers.

Too often, the private sector is blamed for widening this country's income gap, and politicians point to executive's multi-million-dollar pay packages as excessive and the root of inequality, when the story is much more complex than that. Globalization, technology advances and a slow recovery from the Great Recession are much greater forces restraining lower- and middle-class wealth gains.

While we understand income inequality is a problem that deserves serious policy considerations, the private sector is more ally than foe in raising the economic prospects of American workers. ■

► **While we understand income inequality is a growing problem that deserves serious policy considerations, the private sector is more ally than foe in raising the economic prospects of American workers.**

RULE OF LAW

Bloomfield bottling plant opposition misguided

By John Horak

The April 7, 2014, edition of the Hartford Business Journal included a column ("Connecticut's Struggle with Profits") in which I noted that there is underlying "cultural antipathy in the state to the very concept of 'profit' and, of course, to the business and commercial enterprises from which it emerges." While GE's departure is the most salient example, two seemingly unrelated local events reveal the depth of this anti-business prejudice and its victims.



John Horak

The first event was the March 26 Hartford Yard Goats jobs fair, at which 1,400 people applied for 300 minimum-wage seasonal jobs. The second involves ongoing attempts by a grassroots group and state legislators to put the kibosh on a water bottling plant to be built in Bloomfield.

A March 26 Internet video on the Hartford Courant website showed a Yard Goats job applicant, who says (I paraphrase) that he "really needs the job so he came out to see what was offered and that the jobs are great ... grounds keeping, ticket sales and a lot of positions open." Some simple arithmetic indicates that 1,100 of the 1,400 applicants will not get a Yard Goats job. There is no association representing the interests of these 1,100 people and I am writing this column to support their cause.

In Bloomfield the conundrum is this: Niagara, a California-based purveyor of bottled water is set to build a 440,000-square-foot plant in which it would produce plastic bottles of water for sale. The water will be purchased from the Metropolitan District Commission (MDC), which has a sufficient supply to do the deal.

Niagara would use its money to build the plant. There are some tax incentives being offered that, for better or worse, are commonly used these days as an economic development tool. The plant would hire 38 people at the start and up to 125 when production is ramped up. The jobs would pay about \$36,000 per year — just under \$16 per hour — which is higher than the Yard Goat's positions and above the \$15 minimum (living) wage that has garnered national support.

I am sure that many of the 1,100 people not hired by the Yard Goats will line up around the block (as they did in Hartford on March 26) to fill out applications for jobs at the bottling plant if it gets built. As they contemplate this new job opportunity, I hope that someone makes them aware of the ferocious grassroots opposition to the plant — which has coalesced

into an organization called "Save our Water," and which is supported by residents, local college students and State Sen. Beth Bye (D-West Hartford). They are supporting Senate Bill 422, which will use regulation of water as a means to stymie economic growth of this type.

I have poured over the Save Our Water musings on the web in search of the rationale for putting its interests above those of the Yard Goats "Eleven Hundred," and as near as I can tell, it is based on the former group's aversion to plastics and profits and its affection for water.

The plastics issue is the bottles (which, according to opponents, are produced daily in amounts sufficient to stretch from New York to San Francisco). This seems like a gross exaggeration to me; but even if they would stretch only to Topeka, water is a fluid (like beer, wine, milk, soda and juice) necessary to our survival and it needs a container of some sort in which to be brought to market.

Moreover, I typically reuse the plastic bottles by filling them with tap water for consumption around the house, and the others end up in the recycling bin (becoming raw material to support the jobs of recyclers).

The profits issue is, well, the notion, as calculated by Sen. Bye (who sponsored the legislation to kill the plant), that profits will be 50 cents per bottle giving the plant capacity to create \$2 billion in profits each year. But wait, even if she is right (industry members claim her math is preposterous), are we talking gross profit or net profit? Pre-tax or post-tax (Connecticut needs tax revenue and the higher the profit the greater the tax)?

Profit of any type is also a function of raw materials costs, so the MDC will have some say in the profit margins when setting the price at which it sells the water. What about the profits to be made by the businesses in Bloomfield at which the plant's employees will be spending their earnings each year?

Finally, there is the water. We drink water daily and it goes without saying that it is also recycled — first through our bodies then through treatment plants before flowing back to the earth where it serves as a habitat for fish and other aquatic life.

I love the environment and spend as many hours as possible each year boating and fishing on the Connecticut River. However, any way I look at this issue the case advanced by Sen. Bye and other opponents simply does not hold water when compared to the case of the 1,100 folks who were not hired by the Yard Goats — some of whom might consider attending the next meeting of Save Our Water to see if they can be convinced otherwise. ■

John M. Horak has practiced law at Reid and Riege P.C. in Hartford since 1980. His opinions are his own.

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OTHER VOICES

CT could benefit from NY's self-insurance restrictions

By Michael W. Ferguson

Connecticut might soon be overrun by New Yorkers — and their small businesses.

On Jan. 1, the Empire State effectively prohibited small firms within its borders from providing their employees with health benefits via a popular practice called self-insurance.

That practice is alive and well in Connecticut. Just recently, the state insurance commissioner issued improved regulations protecting firms that choose to self-insure.

That's good news not just for Connecticut's small businesses but for thousands of workers with self-insured plans. The commissioner's actions could even benefit the Connecticut economy — if they attract New York firms that have long self-insured across the border.

Today, more than 57 percent of Connecticut's private-sector workers are covered by employer-sponsored, self-insured plans. These entities pay their employees' medical expenses out of their own pockets. Instead of purchasing conventional, one-size-fits-all insurance coverage, self-insured firms can adjust their health benefits to meet the unique needs of their workers.



Michael W. Ferguson

Self-insurance has become especially valuable in the wake of the Affordable Care Act, as the cost of traditional health plans has surged. In the past year, premiums shot up 21 percent for some individual and small-group plans in Connecticut. Businesses that self-insure can shield themselves from this volatility.

Self-insurers still have unpredictable costs to account for, though. If just one employee contracts cancer or a rare disease, for example, the astronomical medical bills that result could imperil a smaller company's finances.

To hedge against this possibility, many smaller self-insured businesses buy stop-loss insurance. Once their medical expenses per employee reach a certain level — known as the "attachment point" — the stop-loss policy kicks in and reimburses the business for any additional medical costs.

Sometimes, employers will agree to higher attachment points for their higher-risk employees in exchange for lower premiums on their stop-loss policies. That can save them real money.

Employers also then have a significant incentive to keep their staffers healthy — especially those with potentially costly medical conditions. After all, they're on the hook for a greater share, if not all, of the cost of their care.

In cases like these, self-insured businesses will offer excellent preventive care and disease-management programs to address workers' health problems early on — rather than down the line, when they may be more serious and more expensive to treat.

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An employer with a diabetic employee, for instance, could create a wellness program that helps the employee manage his or her condition. The employer could pay a specialist to do monthly check-ups, hire a nutritionist to create a dietary plan, and cover all the employee's medical supplies.

That could keep the worker healthy — and allow the company to avoid hefty, unexpected and preventable medical bills.

All in all, it's a good deal for Connecticut's job creators. If their workforces stay healthy, self-insured businesses can save big on medical expenses. In less healthy years, stop-loss insurance guarantees that the company can continue to provide great benefits without breaking the bank.

Despite all these advantages, some states have begun to attack self-insurance by targeting the stop-loss coverage that keeps it financially feasible.

Connecticut's neighbor to the west has pursued particularly destructive policies. New York already forbids small businesses — those with 50 or fewer full-time employees — from buying stop-loss insurance. On Jan. 1, the state expanded that definition — barring companies with up to 100 full-timers from the stop-loss market.

The self-funded benefits that many New York businesses in this latter group have been furnishing for decades became untenable overnight.

Fortunately, Connecticut has avoided New York's missteps. State Insurance Commissioner Katharine Wade recently issued a bulletin allowing self-insurers' to create more flexible health-benefits plans. Without that freedom, stop-loss insurance would become much more expensive — and potentially unaffordable. ■

Michael W. Ferguson is president of the Self-Insurance Institute of America.

BIZ BOOKS

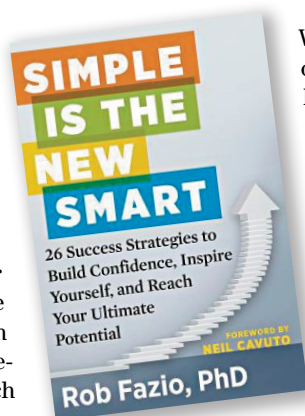
Simple 'smartcuts' to achieve success easier

"Simple is the New Smart — 26 Success Strategies to Build Confidence, Inspire Yourself and Reach Your Ultimate Potential" by Rob Fazio (Career Press, \$15.99).

There are no shortcuts to success; but there are smartcuts that make success easier to achieve. Fazio's 26 smartcuts are rooted in "See it, Say it, Start it." See it creates the vision of what you're learning or trying to achieve. Say it relates to how clearly and concisely you communicate that vision to yourself and others. Start it involves the habits you adopt that drive the actions needed to learn and achieve. Of the 26, these top my list:

2. "Put doubts in your doubts." The fear of failure raises the specter of doubt in everyone. Doubt controls indecision and inactions, which erode both self-confidence and competence. Think about them as emotional obstacles preventing achievement — obstacles over which you have total control. Exercise that control by thinking "How will I ... ?" rather than "I can't." The ... in "How will I ... ?" represents doing something. The more you do, the less doubt you have about doing even more.

4. "Helplessness, the Victim Mentality."



Jim Pawlak

While doubt involves emotional obstacles that you can control, helplessness deals with things outside of your control. Recognize that while you don't control the situation, you always control your response to it. Victims disengage and feel powerless; owners engage through adaptation. They identify the skills they have and how those skills will help them. Just as important, they identify other skills they need to deal with the situation and acquire them.

8. "The blind side." Blind spots are things you say, do or demonstrate that have negative impacts of which you're unaware, but are apparent to those with whom you work. It takes courage to ask others about your blind spots. Asking "how can I improve" questions will lead to honest feedback because you're acknowledging that

► **Don't think of innovation in terms of 'the next big thing.' See it as an integral part of the process of continuous improvement.**

there's room for improvement. Responding positively to their feedback shows you value their input. This increases mutual trust and respect, which ensures that channels of communication remain open. The more open they are, the less likelihood blind spots will inhibit productivity.

14. "Innovation evaporation." Don't think of innovation in terms of "the next big thing." See it as an integral part of the process of continuous improvement — for both you and the firm. As part of that process, it makes change the norm.

While it may involve doing different things, it may involve doing things differently. By asking how we can work better, faster, smarter, etc., you create space for all to think differently. Sharing thoughts with a group lets others add their perspectives, which leads to an expanded version of "what could happen if." Group input = group buy-in, which make the change easier to sell.

26. "The crazy and the lazy." What

should you do when your motivation meets the resistance of naysayers who prefer the same-old methods? First, recognize that you're not going to persuade them. Limit interactions with them. Second, identify those with open minds and engage them around finding solutions, not carping about problems. Successful engagement involves three steps: 1. Communicate your message with clarity. 2. Establish common ground by asking questions about the effects of the problem on their productivity. When someone identifies "what's in it for me," she/he becomes an ally. 3. Close conversations with a quick recap of what was discussed and what the next steps are (including responsibility and timetable).

The more allies you have, the less likelihood naysayers will be able to derail the solution.

Fazio's message: If you want to increase your momentum, get out of your way. ■

Jim Pawlak is a nationally syndicated book reviewer.

OF NOTE



Trish Murphy

COLDWELL BANKER SALES ASSOCIATE RANKED NO. 1 IN SALES

Coldwell Banker Residential Brokerage sales associate, **Trish Murphy**, affiliated with the company's Avon office, was recently ranked No. 1 for sales volume achieved among the Connecticut East region.

Murphy earned this distinction for closing 83 units totaling more than \$34.4 million in sales volume in 2015.

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LOCAL PARAMEDIC AWARDED 2016 STAR OF LIFE

William Schappert, a paramedic for American Medical Response in West Hartford, has been selected as a 2016 Star of Life winner by the American Ambulance Association. Schappert is one of only 103 recipients nationwide to receive the 2016 Star of Life award, which recognizes the dedication of ambulance-service professionals across the country.

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MURTHA CULLINA ATTORNEYS HONORED BY THE CT VETERANS LEGAL CENTER

The Connecticut Veterans Legal Center (CVLC) honored Murtha Cullina LLP attorneys **Terence Brunau**, **Dena Castricone**, **Sarah Gruber**, **Rachel Kindseth** and **Eric Miller** for their efforts in supporting Connecticut Veterans. In celebration of the significant amount of pro-bono work the attorneys provide, CVLC organized a "Pop Up Pro Bono Pie Party" in Murtha Cullina's New Haven office.

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KBE BUILDING CORP. RECEIVES SAFETY AWARD

The Associated Builders and Contractors CT Chapter recently awarded **KBE Building Corp.** with the "Best of the Best Safety Award for a General Contractor." The award was presented to the construction firm at the 14th Annual Excellence in Construction awards ceremony, held at the Aquaturf in Southington.

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W. HARTFORD FIRM NAMED A 2016 TECH ELITE SOLUTION PROVIDER

Online technology news provider CRN, a brand of The Channel Co., has named West Hartford-based **F3 Technology Partners** to its 2016 Tech Elite 250 list.

This annual list honors an exclusive group of North American IT providers that have earned the highest number of advanced technical certifications from leading technology vendors.

Please Note: All electronic submissions for Accolades should be sent to news@HartfordBusiness.com. For more information about the Hartford Business Journal's Accolades Page, please visit www.HartfordBusiness.com.

CT WOMEN HONORED DURING ANNUAL WOMEN OF INNOVATION AWARDS



► Eight professionals and three students were recently honored as category winners of the Connecticut Technology Council's 2016 Women of Innovation Awards. This year's Women of Innovation program recognized more than 200 women innovators, role models and leaders in science and technology professions, including outstanding young women at the high school and collegiate level pursuing technology studies. Pictured (from left) are: Nicole Bucala, MIFCOR; Carolyn Begnoche, Pratt & Whitney; Helen Liu, Amity Regional High School; Merrie London, Connecticut Innovations; Dina Dubey, Z-Medica; U.S. Rep. Elizabeth Esty; Anabelle Rodriguez-Oquendo, UConn Health; Jani Pallis, University of Bridgeport; Jacquelyn Kubicko, U.S. Coast Guard Academy; Teri Wells, Medtronic; and Chinma Uche, CREC Academy of Aerospace and Engineering.

BEACON PRESCRIPTIONS SUPPORTS CMHA'S RUN FOR RECOVERY



► For the second consecutive year, Beacon Prescriptions of New Britain will be the lead sponsor of Community Mental Health Affiliates' (CMHA) Run for Recovery 5K fundraiser on June 18 at CCSU. Beacon Prescriptions owner Todd DeGroff is a member of CMHA's board of directors, and the pharmacy has been a longstanding supporter of CMHA. Pictured (from left) are: Karen D'Arco, Beacon Prescriptions pharmacy manager; Ray Gorman, CMHA president & CEO; and Todd DeGroff, Beacon Prescriptions owner.

WEST HARTFORD MUSEUM GETS NEW VEHICLE



► The Hoffman family and Auto Group donated a brand new van to The Children's Museum in West Hartford to replace their old Outreach van, which museum educators use for their numerous on-the-road programs. Traveling to hundreds of locations each year, the van makes it possible for museum educators to bring with them the specific materials needed for each program. Pictured (from left) are: Michael Werle, Children's Museum executive director; Dan Butterworth, Museum education program coordinator; and Susan Lane, manager of corporate reputation and community outreach at the Hoffman Auto Group.

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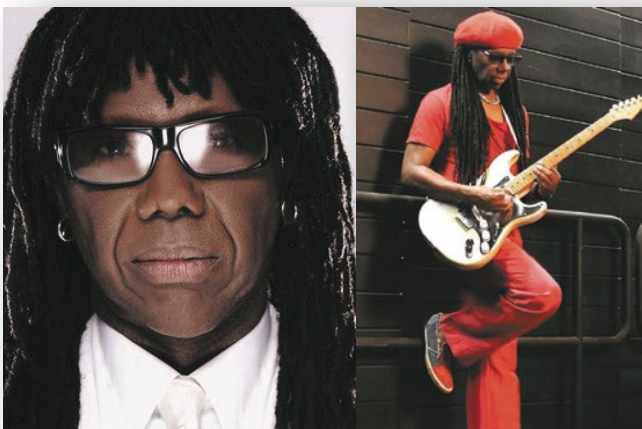
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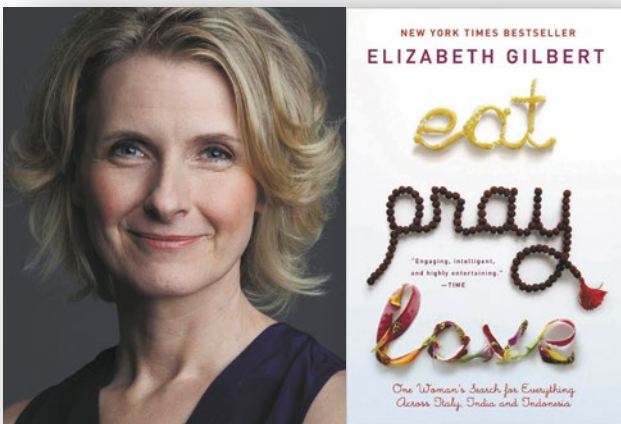
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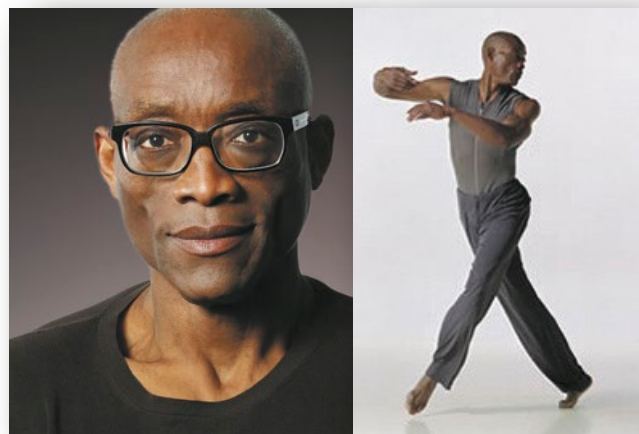
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